

UNITED STATES BANKRUPTCY COURT

District of Arizona (Phoenix)

NOTICE OF PAYMENT CHANGE DUE TO (ARM)

In re:

ANTONIA CHARLTON WHITE AND  
CAROLYNN M DEJOHNETTE

Case No.: 10-36467

Loan Number (Last 4): 7784

In accordance with the terms of the Adjustable Rate Mortgage, this is notification that the Interest Rate is adjusting as follows:

Payment Adjustment Date:	February 01, 2011
Old Interest Rate:	3.125 %
New Interest Rate:	3 %
New Principal & Interest Payment:	\$1,454.65
Old Index:	0.33
New Index:	0.24
Index Name:	1 YEAR US TREASURY SECURITY WE
New Monthly Payment, including escrow:	\$1,761.05

The total monthly payment can change on a separate date as a result of any increase or decrease in a monthly escrow payment, if applicable. Any questions should be directed to Wells Fargo Home Mortgage Teresa Diaz-Cochran, MAC X7801-014 3476 Stateview Blvd., Fort Mill, SC 29715 Phone: 800-257-5645 Fax: Email: (name, address, telephone #, facsimile # and email address of contact person).

Specific Contact Information:

Adriana Gitchel

Phone: 800-257-5645

Fax:

Wells Fargo Home Mortgage

MAC X7801-014 3476 Stateview Blvd.

Fort Mill, SC 29715

800-257-5645

Date: December 23, 2010

By: /s/ Teresa Diaz-Cochran

Bankruptcy Business Analyst

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## CERTIFICATE OF SERVICE

I hereby certify that on December 23, 2010, I have served a copy of this Notice and all attachments to the following by U.S. Mail, postage pre paid and via filing with the US Bankruptcy Court's CM ECF system.

Debtor:

ANTONIA CHARLTON WHITE  
PO Box 50731  
Phoenix, AZ 85076

CAROLYNN M DEJOHNETTE  
16831 S. Coleman St  
Phoenix, AZ 85045

Debtor's Attorney:

IRENA JURAS  
JURAS LAW FIRM, PLC  
7150 E Camelback Rd., Suite 444  
SCOTTSDALE, AZ 85251

Trustee:

EDWARD J. MANEY  
P.O. BOX 10434  
PHOENIX, AZ 85064-0434

/s/ Sean Calvin

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Bankruptcy Business Analyst

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